

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Divanni I. Arias</u> | Social Security number or ITIN | xxx-xx-7673 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Alexander De Jesus</u> | Social Security number or ITIN | xxx-xx-0518 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 14-12965-RG | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Divanni I. Arias

Alexander De Jesus

5/8/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Divanni I. Arias
 Alexander De Jesus
 Debtors

Case No. 14-12965-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 56

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.

db/jdb
 cr +Divanni I. Arias, Alexander De Jesus, 708 Hillside Avenue, Cliffside Park, NJ 07010-2010
 +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 514704794 +ALTAIR OH XIII, LLC, C/O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514534459 +Borough Of Cliffside Park, C/O DM Medical, P.O. Box 868, Vorhees, NJ 08043-0868
 514534461 +Cardio Care Associates, LLC, 201 W Passaic Street Suite 201, Rochelle Park, NJ 07662-3128
 514534466 Citi, Credit Bureau Disp, Sioux Falls, SD 57117
 514534468 +Citibankna, 1000 Technology Dr, O Fallon, MO 63368-2239
 514534470 +Garbis Gary Baydar, MD, FAAP, 370 Grand Ave - 2nd Floor, Englewood, NJ 07631-4109
 514534473 +Hackensack University Medical Center, C/O CC & C, Po Box 336, Raritan, NJ 08869-0336
 514534474 +Holy Name EMS, Po Box 949, Matawan, NJ 07747-0949
 514534478 +Mitchell Supreme Fuel, 532 Freeman St, Orange, NJ 07050-1312
 514534479 +Mulkay Cardiology Consultants, C/O Michael Harrison, Esq., 3155 Rt 10 East, Suite 214,
 Denville, NJ 07834-3430
 514534480 +Newark Beth Israel Medical, C/O Rubin And Raine Of NJ, LLC, Po Box 660,
 Eatontown, NJ 07724-0660
 514534481 +Nycb Mortgage Company, 5024 Parkway Plaza Blvd, Charlotte, NC 28217-1962
 514534483 +Palisades Emergency Consultants, Po Box 3012, Wilmington, DE 19804-0012
 514534487 +Palisades Medical Center, C/O CC & C, Po Box 336, Raritan, NJ 08869-0336
 518127990 +Palisades Medical Center, Attn: Certified Credit & Collection, PO Box 336,
 Raritan, NJ 08869-0336
 514534484 +Palisades Medical Center, Hackensack University Health Network, 7600 River Road,
 North Bergen, NJ 07047-6217
 514534486 +Palisades Medical Center, NY Presbyterian Healthcare Sys, Po Box 31015,
 Newark, NJ 07101-0130
 514534485 +Palisades Medical Center, C/O Blue Marsh Recovery Ll, 4 Woods Way, Reading, PA 19610-1199
 514534488 +President, Joseph R. Ficalora, NYCB Mortgage Co., Corporate Offices, 615 Merrick Avenue,
 Westbury, NY 11590-6607
 514534489 +Quest Diagnostic Inc, Attn: Patient Billing Dept/3rd Floor, Po Box 6030,
 South Hackensack, NJ 07606-4330
 517524604 Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165
 514636471 TEANECK HOSPITALISTS, PA, REVENUE RECOVERY CORPORATION, PO BOX 50250,
 KNOXVILLE TN, 37950-0250
 514534492 +Teaneck Emergency Physicians, C/O Amerifinancial Solutio, Po Box 602570,
 Charlotte, NC 28260-2570
 514534493 +Teaneck Hospitalists, C/O Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 09 2019 00:22:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 09 2019 00:22:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514549835 EDI: HNDA.COM May 09 2019 03:48:00 American Honda Finance Corporation, P.O. Box 168088,
 Irving, TX 75016-8088, Telephone number: 866-716-6441
 514534458 +EDI: HNDA.COM May 09 2019 03:48:00 Am Honda Fin, 200 Continental Dr Ste,
 Newark, DE 19713-4334
 514653811 EDI: AIS.COM May 09 2019 03:48:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514713801 +E-mail/Text: BKRMailOps@weltman.com May 09 2019 00:22:09 Atlantic Credit & Finance Special,
 Finance Unit III Citibank N.A., c/o Weltman Weinberg & Reis, 325 Chestnut Street, Ste 501,
 Philadelphia, PA 19106-2605
 514534460 +EDI: CAPITALONE.COM May 09 2019 03:48:00 Cap One Na, Po Box 26625,
 Richmond, VA 23261-6625
 514534462 +EDI: CHASE.COM May 09 2019 03:48:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 514534464 +EDI: CHASE.COM May 09 2019 03:48:00 Chase, 201 N. Walnut St//del-1027,
 Wilmington, DE 19801-2920
 514534465 +EDI: CITICORP.COM May 09 2019 03:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 514534467 +EDI: CITICORP.COM May 09 2019 03:48:00 Citi/shell, Po Box 6497,
 Sioux Falls, SD 57117-6497
 514825358 +EDI: CITICORP.COM May 09 2019 03:48:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 514579792 +EDI: TSYS2.COM May 09 2019 03:48:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514534469 +EDI: TSYS2.COM May 09 2019 03:48:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 514551819 +E-mail/Text: lweidhaas@dyckoneal.com May 09 2019 00:22:06 Dyck-O'Neal, Inc.,
 P.O. Box 13370, Arlington, TX 76094-0370
 514534471 +EDI: RMSC.COM May 09 2019 03:48:00 Geocrb/lowes, Po Box 956005, Orlando, FL 32896-0001
 514534472 +EDI: RMSC.COM May 09 2019 03:48:00 Geocrb/sleepys, C/o Po Box 965036,
 Orlando, FL 32896-0001
 514534475 +E-mail/Text: bankruptcy@savit.com May 09 2019 00:22:54 Holy Name Hosp-House Phys,
 C/O Sa-vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: May 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514534476 +EDI: HFC.COM May 09 2019 03:48:00 Hsbc Bank, Po Box 30253,
Salt Lake City, UT 84130-0253
514534477 +EDI: HFC.COM May 09 2019 03:48:00 Hsbc/bstby, Po Box 30253,
Salt Lake City, UT 84130-0253
514534482 E-mail/Text: bankruptcy@mynycb.com May 09 2019 00:20:57 NYCB Mortgage Company,
Offices Of Corporate Officers, 615 Merrick Avenue, Westbury, NY 11590
514660831 E-mail/Text: bankruptcy@mynycb.com May 09 2019 00:20:57 NYCB Mortgage Company, LLC,
1801 East 9th Street, OH99-0222, Cleveland, OH 44114
516036618 E-mail/Text: bankruptcy@mynycb.com May 09 2019 00:20:57 New York Community Bank,
1801 East 9th Street, Cleveland, OH 44114
516036619 E-mail/Text: bankruptcy@mynycb.com May 09 2019 00:20:57 New York Community Bank,
1801 East 9th Street, Cleveland, OH 44114, New York Community Bank, 1801 East 9th Street,
Cleveland, OH 44114
514534490 +EDI: SEARS.COM May 09 2019 03:48:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
517524605 +E-mail/Text: jennifer.chacon@spservicing.com May 09 2019 00:23:19
Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165,
Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
514534491 EDI: URSI.COM May 09 2019 03:48:00 T-Mobile, C/O United Reovery Systems, LP,
Po Box 722929, Houston, TX 77272-2929
514534494 E-mail/Text: lweidhaas@dyckoneal.com May 09 2019 00:22:06 United Guaranty Mortgage,
C/O Dyck-O'Neal, PO Box 13370, Arlington, TX 76094-0370
514534495 EDI: WFFC.COM May 09 2019 03:48:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701
514741757 +EDI: WFFC.COM May 09 2019 03:48:00 Wells Fargo Bank, N.A., Wells Fargo, N.A.,
Attention: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Blvd.,
Fort Mill, SC 29715-7203

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Dyck-O'Neal, Inc., PO Box 13370, Arlington, TX 76094-0370
cr* ++NEW YORK COMMUNITY BANK, ATTN BANKRUPTCY DEPT, 1801 E 9TH ST, CLEVELAND OH 44114-3107
(address filed with court: New York Community Bank, 1801 East 9th Street,
Cleveland, OH 44114)
514534463* +Chase, Po Box 15298, Wilmington, DE 19850-5298
514631152* +Dyck-O'Neal, Inc., PO Box 13370, Arlington, TX 76094-0370

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor New York Community Bank NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
John W. Sywilok on behalf of Debtor Divanni I. Arias sywilokattorney@sywilok.com
John W. Sywilok on behalf of Joint Debtor Alexander De Jesus sywilokattorney@sywilok.com
Karina Velter on behalf of Creditor New York Community Bank Velter.karina@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor New York Community Bank rsolarz@kmlawgroup.com

TOTAL: 8